

INSURANCE AS A PROFESSION
FOR THE SIGHTLESS

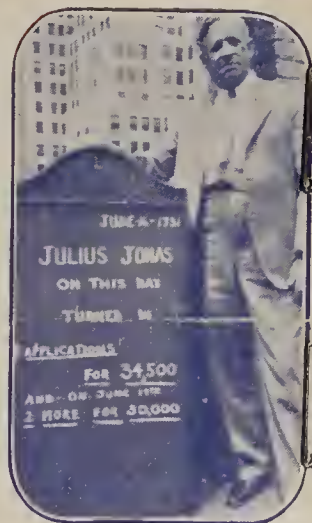
Jonas, Julius

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HOUSE FOR THE BLIND**

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JULIUS JONAS IS MAKING A DRIVE
DOWN THE FINISH LINE FOR CLUB
MEMBERSHIP AND THIS PICTURE
TELLS YOU HOW HE'S GOING ABOUT
IT—10 APPLICATIONS ON THE 16th
AND 17th OF JUNE FOR \$64,500, ANOTHER
ON THE 23d FOR \$5,000, AND A PROM-
ISE OF 2 MORE ON THE 24th. AND
Mr. JONAS IS WITHOUT VISION. WE
HOPE ALL WILL HELP HIM FOR HE IS A
GCOD MAN AND WORTHY AND HAS
HELPED MANY BLIND PEOPLE TO
MAKE A LIVING.



I N S U R A N C E A S A P R O F E S S I O N

F O R T H E

S I G H T L E S S

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by---Julius Jonas

To be delivered at the Fourth
Conference of the
Canadian Federation of the Blind.

To be held in Montreal-Wednesday,
June 24th to Saturday, the 27th, 1931,
in the buildings of the Montreal
Association for the Blind, 6980
and 7010 Sherbrooke Street, Montreal.



Mr. Chairman, and my associates of Braille Land, I want you all to know and feel, while I am not with you in person today, I am now and always with you in my heart-felt sincerity of desire to cooperate willingly in the opening of new fields of endeavor for the sightless.

I would like to interest myself personally in each and every one of you. However, in as much as I ask for no financial assistance from any association for the sightless, I must limit my desires and activities, and I have specialized in finding employment for prospective sightless agents for the New York Life Insurance Company. I do not mean to imply that I am not ready at all times to help sightless agents with other companies for there are, at present, thirty-odd Life Insurance Companies which employ sightless agents. Off hand I can recall men who are associated with the Sun Life, the Aetna, and the Equitable.

Recently I delivered an address at the World Conference of the Blind held at the Hotel Pennsylvania in New York City. I had asked for a letter from our worthy President of the New York Life Insurance Company expressing his attitude toward the sightless agents with our Company.

That letter follows:-



April 7, 1931

Mr. Julius Jonas,
New York Life Insurance Company,
16 East 42nd Street, New York, N.Y.

Dear Mr. Jonas:-

I am delighted to know that you are to make an address on the occasion of the International Convention of the Sightless to be held between the 13th and 18th instants at the Pennsylvania Hotel. I am sure you will inspire your audience.

You are rendering distinguished service to this Company not only in the personal business which you write, but in the sightless agents you are constantly gathering into our ranks, thereby benefiting your Company and aiding many intelligent individuals who have the great misfortune of being sightless. As you know, we have fifty or more sightless agents, and 10% of them made the \$200,000 and \$400,000 Clubs last year. The percentage of success among the sightless agents is higher than it is among those who have their sight, and in my opinion their percentage is higher in intelligence, loyalty, and in service rendered to the public.

With best regards to all your Associates both in and out of this Company, I am

Cordially yours,

THOMAS A. BUCKNER

President.

The Company has #10,000 Agents among the two hundred leaders, standing as I did, 62nd in volume of paid business for the month of May, I have just received a congratulatory message from President Thomas A. Buckner.

In this morning's mail I received another letter of commendation from Vice-President Lindsay for business turned in for the first days of June, having turned in 10 applications in two days for \$65,000.

How do I accomplish this, you ask, by taking advantage of God's greatest gift to man - work -. Plenty of work and mental energy.

I have another letter which I think would be of interest to all of you for it expresses the reaction of one whom we all know and admire.

This letter reads:-

The first part of the paper is devoted to a general discussion of the problem of the existence of solutions of the system of equations (1) for arbitrary values of the parameters α and β . It is shown that the system has solutions for all values of the parameters α and β if and only if the condition $\alpha + \beta > 1$ is satisfied.

In the second part of the paper the problem of the existence of solutions of the system of equations (1) for arbitrary values of the parameters α and β is solved. It is shown that the system has solutions for all values of the parameters α and β if and only if the condition $\alpha + \beta > 1$ is satisfied.

The third part of the paper is devoted to a general discussion of the problem of the existence of solutions of the system of equations (1) for arbitrary values of the parameters α and β . It is shown that the system has solutions for all values of the parameters α and β if and only if the condition $\alpha + \beta > 1$ is satisfied.

In the fourth part of the paper the problem of the existence of solutions of the system of equations (1) for arbitrary values of the parameters α and β is solved. It is shown that the system has solutions for all values of the parameters α and β if and only if the condition $\alpha + \beta > 1$ is satisfied.

REFERENCES

CALVIN COOLIDGE
Northampton
Massachusetts

April 16, 1931

Mr. Julius Jonas,
16 East 42nd Street,
New York City.

My dear Mr. Jonas:

It was good to have your letter.

I wish to congratulate you both on your material
success and upon the high morale you have achieved.
With it you need not fear any of the so-called
handicaps of life.

With kindest regards, I am

Very truly yours,

CALVIN COOLIDGE

THE UNIVERSITY OF CHICAGO
DIVISION OF THE PHYSICAL SCIENCES
DEPARTMENT OF CHEMISTRY

CHICAGO, ILL. 60637

Prof. J. H. Goldstein
Department of Chemistry
University of California
Berkeley, California 94720

Dear Professor Goldstein:

I have just received your letter of the 12th of June and am glad to hear that you are interested in the work of the Division of the Physical Sciences. I am sure that you will find the work of the Division very interesting and I hope that you will be able to visit us sometime in the future. I am sure that you will find the work of the Division very interesting and I hope that you will be able to visit us sometime in the future.

Very truly yours,
J. H. Goldstein

Enclosure

cc: J. H. Goldstein

You will agree with me that this is all the evidence that we could ask for as to the assurance by an insurance company that sightless men are really and truly wanted in this field. Sightless agents are looked upon in no other way than as men worthy of cooperation on the Company's part.

Not long ago, Vice-President L. Seton Lindsay of the New York Life Insurance Company addressed the American School of the Air over a 60-Station Hook-up on the subject of "Life Insurance as a Career". This address may now be had in the form of a booklet by writing to the Company's Home Office in New York City. In the address, in answer to the question, "What are the opportunities in your business for persons of ability who have serious personal handicaps?" -- Mr. Lindsay had the following to say:-

"A prominent business man, earning \$30,000 a year, suddenly lost his eyesight and was absolutely unable to continue his business. He took up life insurance and became one of the leading agents in his community, and, in addition, out of sympathy for fellow-sufferers, and largely at his own expense, he had books of instruction printed for the blind agents. There was a case of real courage".

If you will sum up what has been expressed by these men of highest standing, both nationally and in business, you will discover that what is needed on your part and mine is simply to walk with heads up, put fear and doubt aside and couple up with "I Will", and "I Can." Add to this a respect for your own personal appearance at all times and you will find cooperation coming from people who would like to know you better for your individual determination. Let me prove this point to you.

Only last week one of our young men came to see me in regards to being signed up by the Company. In getting to my office he had to walk three long blocks from the station. A gentleman noticed him picking his way along and asked him where he was going. Upon learning of his destination, he said, "Well, young fellow, my job is to see that you get there." They came into the office together and upon speaking to the self-appointed guide, I learned that he was connected with a large down-town firm as an executive. I know that he admired the young man's appearance and his will-power. After showing him how 200 others had been helped into this field, 87 with this company, he left.

The evidence that I have to show that he was impressed by the young prospective agent lies in the fact that my

phone rang about 20 minutes later and I was connected with the official by his secretary. He said when the young man felt capable of selling him, he was open for insurance. He wanted the young man to work.

As far as the recompense is concerned, all life insurance agents work on a commission basis. If an agent does \$2000 a week, a \$100,000 a year, and continues doing this business for five years he will earn with his renewals and commissions and Nylic (a system of paying the agent so much a month for business in force written in the past), approximately \$70.00 a week. When a man has been with the Company 20 years he will be pensioned for life regardless of what he may choose to do after that time. Let us say that a man had a pension of a hundred a month, you will all agree that he need not be dependent on anyone for maintenance and a livelihood.

Life Insurance is recognized today as a profession, in fact, there are recognized specialists. Life Insurance is not a commodity, it is a service which you are rendering and a service which you are selling.

Today, in what is generally regarded, as hectic times by the average consumer, merchant, and layman, we in the life insurance business have not been very much disturbed as a whole. Let me give you some figures to verify this.

1929 was our banner year, for the Company sold \$952,824,900 - One billion approximately - and this was our record year for the 85 years that the Company has been in existence. In 1930 we only fell short 5% of this volume. In 1931 through May past, the company finds itself 17% ahead of 1930 for the same period.

Here is the reason why we like to place the emphasis on the word Life in the term Life Insurance. Up to the end of 1929 the total payments to policy holders of the New York Life Insurance Company was \$2,938,408,065 and of this \$874,662,000 was paid in dividends and a total of 1 billion 935 millions was paid to living insureds.

The Savings Banks showed a deposit in the first 4 months of \$41,000,000 or \$13,000,000 more than for the four month period of 1930. Savings Banks have limited their accounts.

There is plenty of money and the people are beginning to realize the aspects of safety and investment of life insurance.

Here in Mr. Joseph M. Schirmer's 42nd Street Branch Office, where I am located, with 120 other agents, we find ourselves running away ahead of our quota. With these facts you will agree with me that those in the

Life Insurance business have little cause for complaint. We have been well able to take heed of this piece of wisdom to - wit --

"Why Worry? Worry is the interest we pay on trouble before it is due."

Some of our policy-holders have learned a bitter lesson during the past three years. I approached a large policy-holder of mine the other day and during the course of the conversation he made a remark that is indicative of the trend of thought and attitude toward the Life Insurance. He said, with a trace of sheepishness, but with a strong conviction based on his own experience, "The Insurance Company can take better care of my money than I can."

It is a source of satisfaction to report that two local agencies have approached me of late to express a desire to cooperate in the publication of matter in Braille for sightless agents, namely the American Red Cross and the Mercantile Library.

The following gives voice to my own feelings toward our so-called handicap:-

"Time and again-when I had my vision, I was reminded to look up but I know it to be a fact, that when on the mountain top, of lofty inspirations, and look down, boundary lines disappeared, objects merged into the landscape and were lost in the vast expanse of totality.

Just so must we sightless erase the boundary lines that most of us have put around ourselves, which tends to separate and isolate us, from our God-given individuality.

We are limited only by our present ability to comprehend and work with one another -- we are shut away from Power because we do not think and act in terms of wholeness -- It rests within the power of each of us to see Life as it really is."

I sincerely trust that you will all leave the Convention with inspired thoughts and the feeling of determination that you will prove to the sighted world, if given the opportunity, you will warrant too, respect both for yourself and for your dear ones.

In closing let me leave this thought with you. It would be well for us all to ever keep in mind Kipling's wise injunction to "Treat those two imposters, Triumph and Disaster, just the same".

END

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